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COMBINED DECLARATION AND FOWER OF ATTORNEY					ney Dockst No. 01180/100212586	
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		nst and soft inventor (if only our which is claimed and for which a NI) BUSINESS METHOD", the s		), first and joint in yet nititled "ELECTRON"	IC BOND AND	
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invanor's cardinate, or \$ 365(a) of any PCT intensticinal application which congruent is a America, histad below and have also identified below any firstign application for patent or far application having a filing data before that of the application on which priority is claimed:				Princity Chinnel		
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Repust, Rog. 1	ned Cherest No. 30,487 est. No.: 42	newing attornsy(s) unifor agent(s) ith: Ronald O. Blise, Rog. No. 25, 15, Thornes D. Paul, Rag. No. 32,71, 306; and I. Ashloy Herriog, Reg.	4; John M. Mings, Reg. No. 35,95 No. 47,644.	5; Charles B. Walker	, Jr., Reg. No.: 43,231; Richard	
Address all co	otzemonye	use to Patent Department; Pulbrig	ht & Jawarski L.T.P., 1301 Mokis	mey, Suite 5100, Hou	uton, Texas 77010-3095.	

I haveby declare that all sustainents made havein of my own knowledge are true and that all statements made on information and beliaf are beliaved to be true; and finite that these statements were made with the knowledge that willful false statements and the like so made are punishable by like or imprisumment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may properties the wallfully of the application or any patent issued thereon.

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Attorney Dockon No. COMBINED DECLARATION AND POWER OF ATTORNEY HO-P0201US0/100212686 As a below named inventor, I hereby declare that: My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plum) names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention untitled "ELECTRONIC BOND AND QUARANTY PROCESS AND BUSINESS METHOD", the specification of which (check one) is attached hereto. was filed on and assigned I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amedited by any amendment referred to above. I acknowledge the duty to disclose information which is material to the petersubility as defined in Title 37, Code of Pederal Regulations, § 1.56. I hereby claims forcign priority benefits under Title 35, United States Code, § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate, or of pay PCT international HT I'M I'M I.L. I'M IE. "THE IEM" application having a filing date before that of the application on which priority is claimed: Prior Foreign Application(e) Priority Claimed п (Number) (Country) (Day/Month/Pear Filed)  $\mathbf{Y}_{\mathbf{e}\mathbf{s}}$ Nο (Number) (Day/Month/Year Filed) (Country) Nn ä (Number) (Constry) Day/Month/Year Filed) 2 No The state of the s I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below 60/201,483 May 3, 2000 (Application Serial No.) (Filing Date) (Application Sarlal No.) (Filing Date) I hereby claim the benefit under Title 35, United States Code § 120 of any United States application(s) or § 365(b) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior U.S. or PCT international application in the manner provided by the first paragraph of Title 35, U.S.C. § 112 acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application. (Application Serial No.) (Filing Date) (Status) (patented, pending, bandoned) (Application Serial No.) (Filing Date) (Status) (parented, pending, abandoned) I hereby appoint the following attenuay(a) and/or agent(a) to prosecute this application and to transact all business in the Patent and Hrademark Office connected therewith: Ronald C. Bliss, Reg. No. 29,691; Paul H. Krieger, Reg. No. 25,886; Jan K. Simpson, Reg. No.; 33,286; James W. Rupass, Reg. No. 30,487; Thomas D. Paul, Rog. No. 32,714; John M. Mings, Reg. No. 35,955; Charles B. Walker, Jr., Rog. No.; 48,231; Richard S. Zembek, Reg. No.: 43,306; and J. Ashley Herring, Reg. No. 47,644. Address all correspondence to Patent Department; Fulbright & Jaworski L.L.P., 1301 McKinney, Suite 5100, Houston, Texas 770 19-3095. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed

to be true; and further that these statements were made with the knowledge that willful false statements and the like so made we purishable be imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful thise statements may joopst lize the

validity of the application or any patent issued thereon.

Sent By: Vertical Investment Group; 8664224554; May-2-01 11:53AM; 05/02/2001 12:17 NO.779 003 Pail Name of Sole or East Inscens Investor's Elgenties Shelton B. Harrison, Ir. Cidentia 1350 North Hayworth, Apt. 14, West Hollywood, California 90046 U.S.A. David Snith Pull Name of Second Sevento \$-3-01 David L. Smith 93 Sugar Loaf Drive, Tiburon, California 94920 U.S.A. Part Office Address Pull Name of Third Leventer Kojidova Citaralia POPULATION AND THE Juli Name of Fourth Investor 1000 Saidow. Citizendia Fort Office Address E-Il Henr of Pitts Inventor Basidenca Pest Office Address Fall Years of Short Investor Neventar's Statistics Citardi Part Office Address Full Hause of General Zone livinkiris filmatora Residence Citizanity Part Chico Address Full Home of Bights Broanter Z-miderer. Chimahiy Part Certing Asiatrops

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